

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Dennis Robert Moyer  
Tammy Lee Moyer  
Debtors

Case No. 16-02445-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: CGambini  
Form ID: 309A

Page 1 of 2  
Total Noticed: 21

Date Rcvd: Feb 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2017.

db/jdb +Dennis Robert Moyer, Tammy Lee Moyer, 509 White St., Weissport, PA 18235-2708  
aty +Joshua I Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541  
aty +Thomas I Puleo, KML Law Group, P.C., 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541  
tr +Robert P. Sheils, Jr (Trustee), Sheils Law Associates, PC, 108 North Abington Road,  
Clarks Summit, PA 18411-2505  
4800581 Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890  
4824137 CREDITONE, LLC, P.O. BOX 625, METAIRIE, LA 70004-0625  
4823703 +HomeBridge Financial Services, Inc., Cenlar FSB, 425 Phillips BLVD, Ewing, NJ 08618-1430  
4800587 Midwst Rcvry, 2747 W Clay St, Saint Charles, MO 63301-2557  
4800588 National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
4800589 Onemain Fi, PO Box 499, Hanover, MD 21076-0499  
4800590 Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425  
4843432 +Porania, LLC, P.O. Box 12213, Scottsdale, AZ 85267-2213  
4847907 Wells Fargo Bank, N.A., P.O. Box 45038 MAC Z3057012, Jacksonville, FL 322325038

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: efiler@uslawcenter.com Feb 07 2017 18:51:53 Eric James Filer,  
811-1 Blakeslee Blvd Drive East, PO Box 56, Lehighton, PA 18235  
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Feb 07 2017 18:52:01 United States Trustee,  
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722  
4800582 E-mail/Text: banko@berkscredit.com Feb 07 2017 18:51:57 Berks Cc, 900 Corporate Dr,  
Reading, PA 19605-3340  
4800583 E-mail/Text: banko@berkscredit.com Feb 07 2017 18:51:57 Berks Credit & Coll,  
900 Corporate Dr, Reading, PA 19605-3340  
4800584 E-mail/Text: kzoepfle@credit-control.com Feb 07 2017 18:52:03 Central Loan Admin & R,  
425 Phillips Blvd, Ewing, NJ 08618-1430  
4800585 EDI: CCS.COM Feb 07 2017 18:53:00 Credit Coll, PO Box 607, Norwood, MA 02062-0607  
4800586 +E-mail/Text: bankruptcygpl@greatplainslending.com Feb 07 2017 18:52:07 Grplndg,  
112 Paradise Dr, Red Rock, OK 74651-2202  
4833231 +EDI: AGFINANCE.COM Feb 07 2017 18:53:00 ONEMAIN FINANCIAL, 605 MUNN ROAD,  
FT. MILL, SC 29715-8421

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

tr\* +Robert P. Sheils, Jr (Trustee), Sheils Law Associates, PC, 108 North Abington Road,  
Clarks Summit, PA 18411-2505

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2017 at the address(es) listed below:

Eric James Filer on behalf of Debtor Dennis Robert Moyer efiler@uslawcenter.com,  
ecf@uslawcenter.com  
Eric James Filer on behalf of Joint Debtor Tammy Lee Moyer efiler@uslawcenter.com,  
ecf@uslawcenter.com  
Joshua I Goldman on behalf of Creditor HomeBridge Financial Services, Inc.  
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com,  
rmcdonald@sheilslaw.com;PA41@ecfcbis.com;psheldon@sheilslaw.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Thomas I Puleo on behalf of Creditor HomeBridge Financial Services, Inc.  
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	<b>Dennis Robert Moyer</b>	Social Security number or ITIN <b>xxx-xx-9407</b>
	First Name    Middle Name    Last Name	EIN    -----
Debtor 2	<b>Tammy Lee Moyer</b>	Social Security number or ITIN <b>xxx-xx-4278</b>
(Spouse, if filing)	First Name    Middle Name    Last Name	EIN    -----
United States Bankruptcy Court <b>Middle District of Pennsylvania</b>		Date case filed in chapter <b>13</b> <b>June 9, 2016</b>
Case number: <b>5:16-bk-02445-RNO</b>		Date case converted to chapter <b>7</b> <b>January 24, 2017</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Dennis Robert Moyer	Tammy Lee Moyer
<b>2. All other names used in the last 8 years</b>	aka Dennis Moyer, aka Dennis R. Moyer	aka Tammy Moyer, aka Tammy L. Moyer
<b>3. Address</b>	509 White St. Weissport, PA 18235	509 White St. Weissport, PA 18235
<b>4. Debtor's attorney</b> Name and address	Eric James Filer 811-1 Blakeslee Blvd Drive East PO Box 56 Lehighton, PA 18235	Contact phone 610-377-5200 Email: <a href="mailto:efiler@uslawcenter.com">efiler@uslawcenter.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Robert P. Sheils, Jr (Trustee) Sheils Law Associates, PC 108 North Abington Road Clarks Summit, PA 18411	Contact phone 570 587-2600 Email: <a href="mailto:rsheils@sheilslaw.com">rsheils@sheilslaw.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	U.S. Bankruptcy Court 274 Max Roseann U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open Monday – Friday 9:00 AM to 4:00 PM  Contact phone (570) 831-2500  Date: February 7, 2017
<b>7. Meeting of creditors</b>	<b>March 24, 2017 at 10:00 AM</b>	Location:  <b>Courtroom #2, Max Roseann US Courthouse, 197 South Main Street, Wilkes-Barre, PA 18701</b>
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	*** Valid photo identification and proof of social security number are required ***
<b>8. Presumption of abuse</b>	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline:</b> May 23, 2017
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	